

FILED  
5/22/17 11:13 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

JON P. FREED, JR.  
SHERRY L. FREED  
Debtor(s)Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:11-25634

Chapter 13

Related to Dkt. No. 92

## ORDER OF COURT

AND NOW, this 22nd day of May, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

Prepared by: Ronda J. Winnecour, Esq.

## DEFAULT ENTRY

Dated: May 22, 2017  
\_\_\_\_\_  
Gregory L. Taddeo  
United States Bankruptcy Judge

**Imaged Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jon P. Freed  
 Sherry L. Freed  
 Debtors

Case No. 11-25634-GLT  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 62

Date Rcvd: May 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2017.

db/jdb +Jon P. Freed, Jr., Sherry L. Freed, 691 Landis Rd., Freedom, PA 15042-9338  
 cr +Duquesne Light Company, 1901 Edison St., Glenshaw, PA 15116-1731  
 13173553 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: Americredit, PO Box 183593, Arlington, TX 76096-3593)  
 13173554 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 13173575 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
 13173564 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citi, Po Box 183071, Columbus, OH 43218-3071)  
 13173563 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)  
 13173558 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 13173559 +Chase, 800 Brookside Blvd, Westerville, OH 43081-2822  
 13208319 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 13173560 +Chase Bank Usa, Na, Po Box 15298, Wilmington, DE 19850-5298  
 13173561 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 13173562 +Citi (Simplicity), Po Box 6241, Sioux Falls, SD 57117-6241  
 13173597 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Webbank/Dfs, 12234 N Ih 35 Sb Bldg B, Austin, TX 78753)  
 13249163 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219  
 13173566 +EIS, 2323 Lake Club Dr., Ste 300, Columbus, OH 43232-3205  
 13173572 IC Commercial Services, c/o Key Bank, PO Box 74713, Cleveland, OH 44194-0796  
 13173573 +J Deere Crdt, 8402 Excelsior Dr., Madison, WI 53717-1909  
 13173578 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 13173579 +MeriCap Credit, 3333 Warrenville Rd., Suite 325, Lisle, IL 60532-1928  
 13173580 +National City Card Ser, 1 National City Pkwy, Kalamazoo, MI 49009-8003  
 13173581 +Nationalbk, Po Box 94982 Attcredit Bur Disp Loc# 01-, Cleveland, OH 44101-4982  
 13173583 +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905  
 13173584 +One Main Financial f/k/a Citifinancial, 109 Wagner Rd., Monaca, PA 15061-2457  
 13173585 Peoples Home Savings, 744 Chinanego Rd., Beaver Falls, PA 15010  
 13173587 +Pnc Bank, 1 National City Pkwy, Kalamazoo, MI 49009-8002  
 13177426 +RBS Citizens, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359  
 13173588 +Rbs Citizens Na (CITIZENS), 1000 Lafayette Blvd, Bridgeport, CT 06604-4725  
 13173589 +Richard J Boudreau & Associates, LLC, 5 Industrial Way, Salem, NH 03079-4866  
 13173590 +Robert & Veronica Springer, d/b/a Springer Truck Service, 342 Holt Rd., Aliquippa, PA 15001-9123  
 13173591 +Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189  
 13173592 +Tract/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 13173594 UPMC Passavent, PO Box 382059, Pittsburgh, PA 15250-8059  
 13173595 UPMC Physicians Services, PO Box 371980, Pittsburgh, PA 15250-7980  
 13173593 +Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 13173596 +Wachovia Dealer Services, PO Box 6700, Rancho Cucamonga, CA 91729-6700  
 13185178 Wells Fargo Dealer Services, Inc., PO Box 19657, Irvine, CA 92623-9657  
 13173598 +Wfds/Wds (WACHOVIA), Po Box 1697, Winterville, NC 28590-1697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 23 2017 03:29:51  
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 cr E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 23 2017 01:28:47  
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
 13173556 E-mail/Text: WFB.Bankruptcy@cabelas.com May 23 2017 01:23:23 Cabela's Club Visa,  
 WFB Visa Center, PO Box 82608, Lincoln, NE 68501-2608  
 13173557 E-mail/Text: cms-bk@cms-collect.com May 23 2017 01:21:52 Capital Management Services, L.P.,  
 726 Exchange St. Suite 700, Buffalo, NY 14210-1464  
 13178587 E-mail/Text: mrdiscen@discover.com May 23 2017 01:21:38 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13173565 E-mail/Text: mrdiscen@discover.com May 23 2017 01:21:38 Discover Fin Svcs Llc,  
 PO Box 15316, Wilmington, DE 19850-5316  
 13173568 E-mail/Text: ally@ebn.phinsolutions.com May 23 2017 01:21:37 G M A C, Po Box 535160,  
 Pittsburgh, PA 15253-5160  
 13173569 E-mail/PDF: gecscedi@recoverycorp.com May 23 2017 01:15:48 Gemb/Care Credit, Po Box 981439,  
 El Paso, TX 79998-1439  
 13173570 E-mail/PDF: gecscedi@recoverycorp.com May 23 2017 01:15:48 Gemb/Jcp, Po Box 984100,  
 El Paso, TX 79998  
 13173571 E-mail/PDF: gecscedi@recoverycorp.com May 23 2017 01:16:08 Gemb/Select Comfort,  
 Po Box 981439, El Paso, TX 79998-1439  
 13225888 E-mail/PDF: rmscscedi@recoverycorp.com May 23 2017 01:16:11 Granite Recovery LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13173574 E-mail/Text: rita.robles@key.com May 23 2017 01:21:51 Key Equipment, PO Box 74713,  
 Cleveland, OH 44194-0796  
 13265403 E-mail/Text: rita.robles@key.com May 23 2017 01:21:51 Key Equipment Finance Inc,  
 1000 S. McCaslin Blvd, Superior, CO 80027-9437

District/off: 0315-2 User: culy Page 2 of 3 Date Rcvd: May 22, 2017  
Form ID: pdf900 Total Noticed: 62

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13173577	E-mail/Text: camanagement@mtb.com May 23 2017 01:21:52	M & T Bank, 1 Fountain Plaza, Buffalo, NY 14203
13173576	E-mail/Text: camanagement@mtb.com May 23 2017 01:21:52	M & T Bank, PO Box 62182, Baltimore, MD 21264
13226404	E-mail/Text: camanagement@mtb.com May 23 2017 01:21:52	M&T Bank, P.O. Box 1288, Buffalo, NY 14240
13537078	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 23 2017 03:29:51	Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
13173582	+E-mail/Text: lauriem@newalliancefcu.com May 23 2017 01:23:23	New Alliance Fcu, 835 Merchant St, Ambridge, PA 15003-2398
13318357	E-mail/PDF: cbp@onemainfinancial.com May 23 2017 01:15:45	OneMain Financial asf CitiFinancial Inc, P.O. Box 70911, Charlotte, NC 28272-0911
13251773	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 23 2017 01:29:25	Portfolio Recovery Associates, LLC., PO Box 41067, Norfolk, VA 23541
13173586	+E-mail/Text: creditreconciliation@peoples.com May 23 2017 01:22:27	Peoples United Bank, 850 Main St, Bridgeport, CT 06604-4904
13246265	E-mail/Text: WFB.Bankruptcy@cabelas.com May 23 2017 01:23:23	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
13173599	+E-mail/Text: WFB.Bankruptcy@cabelas.com May 23 2017 01:23:23	Worlds Foremost Bank (Cabela's), 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463
13173600	+E-mail/Text: WFB.Bankruptcy@cabelas.com May 23 2017 01:23:23	Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	CITIFINANCIAL, INC.
cr	M&T BANK
cr	M&T Bank
cr	RBS Citizens
13323604	CITI POB 183071 COLUMBUS OH 43218
cr*	++AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853 (address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, TX 76096)
cr*	++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748 (address filed with court: M&T BANK, PO Box 1288, Buffalo, NY 14240-1288)
13180869*	++AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853 (address filed with court: Americredit Financial Services, Inc., PO Box 183853, Arlington TX 76096)
13173555	##Bank Of America, 301 Rockerimmon Blvd, Colorado Springs, CO 80919-2303
13173567	##Financial Asset Management Systems, Inc., PO Box 451409, Atlanta, GA 31145-9409

TOTALS: 5, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on May 22, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Ann E. Swartz on behalf of Creditor M&T Bank ecfmail@mwc-law.com  
Daniel Mark Campbell on behalf of Creditor RBS Citizens dcampbell@hunton.com,  
sklein@hunton.com

District/off: 0315-2

User: culy  
Form ID: pdf900

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
Louis R. Pomerico on behalf of Debtor Jon P. Freed, Jr. info@pomericolaw.com,  
pmcarr1920@outlook.com;loupom@aol.com;r50803@notify.bestcase.com  
Louis R. Pomerico on behalf of Joint Debtor Sherry L. Freed info@pomericolaw.com,  
pmcarr1920@outlook.com;loupom@aol.com;r50803@notify.bestcase.com  
Marissa Myers Cohen on behalf of Creditor M&T BANK mcohen@mwc-law.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTEINlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@berNSTEINlaw.com;cabbott@ecf.courtd  
rive.com  
Ronda J. Winnecour cmecf@chapter13trusteeWDPA.com

TOTAL: 11